

<i>SERFF Tracking Number:</i>	<i>META-126283289</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43355</i>
<i>Company Tracking Number:</i>	<i>NY06-12 KC (LW)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.004 Partnership</i>
<i>Product Name:</i>	<i>Individual Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>LTC2007-GAIP75/NY06-12 KC</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual Long Term Care Insurance SERFF Tr Num: META-126283289 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 43355

Sub-TOI: LTC03I.004 Partnership

Co Tr Num: NY06-12 KC (LW)

State Status: Closed

Filing Type: Form

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Sandra Bennett, Ruth Rivera, Linda Williams

Disposition Date: 01/13/2010

Date Submitted: 08/27/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LTC2007-GAIP75

Project Number: NY06-12 KC

Requested Filing Mode: Informational

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/13/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/13/2010

Created By: Linda Williams

Deemer Date:

Submitted By: Linda Williams

Corresponding Filing Tracking Number: SERFF # META-126046432

Filing Description:

Arkansas Long Term Care Insurance Partnership Program

Our NAIC Company No. is 65978

Our FEIN is 13-5581829

Dear Ms. Bennett:

SERFF Tracking Number: META-126283289 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43355
Company Tracking Number: NY06-12 KC (LW)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership
Product Name: Individual Long Term Care Insurance
Project Name/Number: LTC2007-GAIP75/NY06-12 KC

As you know, MetLife submitted long-term care policy series form LTC2007 to the Department for consideration as a partnership-qualified policy. On March 12, 2009, the Department approved our submission (SERFF # META-126046432).

As part of that filing package, we submitted a list of inflation riders offered with LTC2007 that we considered to be appropriate for the Partnership Program. One of the riders included was our "GAIP-75" rider, the Graded Automatic Inflation Protection Through Age 75 Rider. A copy of this rider is enclosed for your reference. This rider works in the following way. It provides 5% automatic compound inflation protection to the insured up to the insured's 61st birthday. After the insured's 61st birthday, the rider provides inflation protection at a rate of 3%, compounded annually. This rate continues until the insured reaches 76 years of age, at which time all inflation protection increases end under the rider.

We believe the stepped structure of the GAIP75 rider mirrors the inflation protection levels delineated in the Deficit Reduction Act. For this reason, as well as the fact that the insured receives timely, compounded inflation increases until his 76th birthday, we believe the GAIP75 rider should be considered appropriate inflation protection for partnership policies. We therefore ask that the Department consider these reasons, review the rider and then advise us whether the Department accepts this position.

If you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone, fax or e-mail.

Very truly yours,

Kris Ann Cappelluti
Senior Contract Analyst

Company and Contact

Filing Contact Information

Kris Ann E. Cappelluti, Sr. Analyst-Contracts kcappelluti@metlife.com
Dev.

MetLife 212-578-3029 [Phone]
1095 Avenue of the Americas 212-578-3874 [FAX]
New York, NY 10036-6796

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:

SERFF Tracking Number: META-126283289 State: Arkansas
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New York, NY 10036-6796 FEIN Number: 13-5581829
(212) 578-2211 ext. [Phone]

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$0.00	08/27/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	01/13/2010	01/13/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Note to Reviewer - Filing Fees	Note To Reviewer	Linda Williams	11/13/2009	11/13/2009
Informational Filing Submission	Note To Reviewer	Linda Williams	08/27/2009	08/27/2009

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Disposition

Disposition Date: 01/13/2010

Implementation Date:

Status: Filed

Comment: THE DEPARTMENT WILL ALLOW THE ATTACHED RIDER TO BE USED WITH A QUALIFIED PARTNERSHIP POLICY.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Informational: Copy of the Approved Rider Form LTC2007-GAIP-75		Yes

SERFF Tracking Number: *META-126283289* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company* *State Tracking Number:* *43355*
Company Tracking Number: *NY06-12 KC (LW)*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.004 Partnership*
Product Name: *Individual Long Term Care Insurance*
Project Name/Number: *LTC2007-GAIP75/NY06-12 KC*

Note To Reviewer

Created By:

Linda Williams on 11/13/2009 09:17 AM

Last Edited By:

Marie Bennett

Submitted On:

01/13/2010 02:06 PM

Subject:

Note to Reviewer - Filing Fees

Comments:

Hello Mr. Shearer,

I noticed that the State Staus for this filing is Pending Fees. Please let us know if a fee is required for this informational filing.

Thank you for your attention to this inquiry.

Linda Williams,
(212) 578-4138

<i>SERFF Tracking Number:</i>	<i>META-126283289</i>	<i>State:</i>	<i>Arkansas</i>
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Note To Reviewer

Created By:

Linda Williams on 08/27/2009 10:03 AM

Last Edited By:

Marie Bennett

Submitted On:

01/13/2010 02:06 PM

Subject:

Informational Filing Submission

Comments:

This is an Informational filing submission, therefore, we did not submit a filing fee EFT request. If a filing fee is required, please let us know and one will be provided.

Thank you

SERFF Tracking Number:	META-126283289	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company	State Tracking Number:	43355
Company Tracking Number:	NY06-12 KC (LW)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.004 Partnership
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	
Bypass Reason:	Not Applicable.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	Not Applicable.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	
Bypass Reason:	Not Applicable.	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	
Bypass Reason:	Not Applicable.	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Informational: Copy of the Approved Rider Form LTC2007- GAIP-75	
Comments:	Attached is the informational copy of the Approved Rider Form LTC2007-GAIP-75.	
Attachment:		

<i>SERFF Tracking Number:</i>	<i>META-126283289</i>	<i>State:</i>	<i>Arkansas</i>
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05 LTC2007-GAIP75 - Graded ACI Rider through 75 (FINAL 4-20-07).pdf

METROPOLITAN LIFE INSURANCE COMPANY

Graded Automatic Compound Inflation Protection Through Age 75 Rider

This rider is part of the policy if it is listed on your Schedule of Benefits.

5% Automatic Compound Inflation Protection Through Age 60

On each Policy Anniversary, up to and including the Policy Anniversary on or next following your 60th birthday, your Monthly Benefit Amount and your remaining Total Benefit Amount will automatically increase with no corresponding increase in premium. The amount of each increase will be equal to 5% of each of the Monthly Benefit Amount and your remaining Total Benefit Amount in effect at the end of the preceding Policy Year.

On each Policy Anniversary, up to and including the Policy Anniversary on or next following your 60th birthday, Benefits for the Needs Assessment will automatically increase under the terms of this rider. The amount of each increase will be equal to 5% of the Maximum Coverage Amount for Needs Assessment in effect at the end of the preceding Policy Year. Please note that after we pay Benefits for one Needs Assessment, that Benefit will end and it will no longer be subject to increases under this rider.

3% Automatic Compound Inflation Protection From Age 61 Through Age 75

Beginning on the Policy Anniversary on or next following your 61st birthday, and on each Policy Anniversary up to and including the Policy Anniversary on or next following your 75th birthday, your Monthly Benefit Amount and your remaining Total Benefit Amount will automatically increase with no corresponding increase in premium. The amount of each increase will be equal to 3% of each of the Monthly Benefit Amount and your remaining Total Benefit Amount in effect at the end of the preceding Policy Year.

Beginning on the Policy Anniversary on or next following your 61st birthday, and on each Policy Anniversary up to and including the Policy Anniversary on or next following your 75th birthday, Benefits for the Needs Assessment will automatically increase under the terms of this rider. The amount of each increase will be equal to 3% of the Maximum Coverage Amount for Needs Assessment in effect at the end of the preceding Policy Year. Please note that after we pay Benefits for one Needs Assessment, that Benefit will end and it will no longer be subject to increases under this rider.

Increases End at Age 76

There will be no further increases under this rider beginning on the Policy Anniversary on or next following your 76th birthday.

Increases Will Occur Regardless of Claim Status/History, Health or Length of Coverage

Increases under this rider will occur without regard to your claim status, claim history, health, or the length of time you have been covered under this policy.

Premium for this Rider

The premium for this rider is shown on your Schedule of Benefits.

Your premium will not increase as a result of Benefit increases under this rider. However, we reserve the right to change premiums on a class basis.

Termination of this Rider

Note: You cannot terminate this rider while the policy is in effect.

This rider will only end if:

- your policy is converted to paid-up status under a Nonforfeiture Feature; or
- your policy ends.

Effective Date of this Rider

This rider takes effect on the Rider Effective Date shown below. If this rider is in effect, it will be listed on your Schedule of Benefits.

In all other respects, the provisions and conditions of your policy remain the same. This rider is subject to the terms and provisions of your policy. It is to be attached to and made a part of your policy.

Signed for Metropolitan Life Insurance Company

[

A handwritten signature in cursive script, reading "Gwenn L. Carr".

Gwenn L. Carr
Senior Vice-President and Secretary]

Rider Effective Date: [04/01/07]